

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

SHERRY MONTALTO

Debtor(s)

Case No. 08-22445

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/26/2008.
- 2) The plan was confirmed on 10/15/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/19/2011.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,750.00.
- 10) Amount of unsecured claims discharged without payment: \$16,240.16.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$10,987.23
Less amount refunded to debtor	\$187.23

NET RECEIPTS: **\$10,800.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,464.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$560.45
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,024.45**

Attorney fees paid and disclosed by debtor: \$36.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARROW FINANCIAL SERVICES	Unsecured	390.00	878.37	878.37	118.93	0.00
BLAIR CREDIT SERVICES	Unsecured	185.00	185.57	185.57	25.13	0.00
DELL FINANCIAL SERVICES	Unsecured	2,743.00	2,743.74	2,743.74	371.51	0.00
EAST BAY FUNDING	Unsecured	410.00	410.00	410.00	55.52	0.00
EAST BAY FUNDING	Unsecured	410.00	420.00	420.00	56.87	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	789.00	789.90	789.90	106.95	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	738.00	794.42	794.42	107.56	0.00
EMERGENCY HEALTHCARE PHYS	Unsecured	128.00	307.54	307.54	41.64	0.00
FORD MOTOR CREDIT CO	Unsecured	NA	1,884.22	1,884.22	255.13	0.00
FORD MOTOR CREDIT CO	Secured	6,000.00	3,734.25	3,734.25	3,734.25	559.02
HEIGHTS FINANCE CORP	Unsecured	2,160.00	2,296.40	2,296.40	310.94	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	433.00	426.74	426.74	57.78	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	304.00	236.89	236.89	32.08	0.00
MERRICK BANK	Unsecured	878.00	1,039.26	1,039.26	140.72	0.00
NATCREADJ	Unsecured	390.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	470.00	470.19	470.19	63.67	0.00
PREMIER BANKCARD/CHARTER	Unsecured	407.00	407.19	407.19	55.14	0.00
PROSPER MARKETPLACE INC	Unsecured	2,789.00	2,986.38	2,986.38	404.37	0.00
QUICKCLICK LOANS LLC	Unsecured	1,500.00	1,795.23	1,795.23	243.08	0.00
ROUNDUP FUNDING LLC	Unsecured	317.00	52.55	52.55	7.12	0.00
SPRINT NEXTEL	Unsecured	207.00	207.85	207.85	28.14	0.00
WELLS FARGO HOME MTGE	Secured	3,652.90	NA	NA	0.00	0.00
WELLS FARGO HOME MTGE	Secured	NA	NA	NA	0.00	0.00
WORLD FINANCIAL	Unsecured	1,000.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,734.25	\$3,734.25	\$559.02
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$3,734.25	\$3,734.25	\$559.02
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$18,332.44	\$2,482.28	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,024.45</u>	
Disbursements to Creditors	<u>\$6,775.55</u>	
TOTAL DISBURSEMENTS :		<u>\$10,800.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/17/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.